

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	
	:	Case No. 16-21338-CMB
Paul W. Lewis	:	
Sharon M. Hixson-Lewis	:	
Debtors	:	Chapter 13
	:	
Paul W. Lewis	:	Related to Docket No. 27, 48
Movant	:	
vs.	:	Scheduled Hearing Date:
	:	December 21, 2016 at 10:00 a.m.
Specialized Loan Servicing LLC	:	
Respondents	:	<b>ENTERED BY DEFAULT</b>

**ORDER**

AND NOW, on this 22nd day of November, 2016, upon  
consideration of the within Motion for Approval Loan Modification it is hereby Ordered and  
Directed as follows:

1. The loan modification agreement between the Debtor and Specialized Loan Servicing is approved.
2. The terms of the modification include the following changes to the mortgage:
  - (a) The loan modification term is for 222 months;
  - (b) The maturity date has been extended from January 1, 2035 to April 1, 2035;
  - (c) The interest rate will remain unchanged at 6.000%;
  - (d) The new principal balance is \$82,624.82
  - (e) The monthly mortgage payment has been increased from \$724.49 (\$527.70 principal and interest and \$196.79 escrow) to \$812.11 (\$615.52 principal and interest and \$196.59 escrow).
3. An amended Chapter 13 Plan shall be filed incorporating the terms of the loan modification agreement.
4. The Loss Mitigation process is hereby terminated. A Loss Mitigation Final Report is to be filed.

BY THE COURT

  
United States Bankruptcy Judge **kmt**

FILED  
11/22/16 9:21 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Paul W. Lewis  
Sharon M. Hixson-Lewis  
Debtors

Case No. 16-21338-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2016.  
db/jdb +Paul W. Lewis, Sharon M. Hixson-Lewis, 230 State Ave, Ellwood City, PA 16117-2426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2016 at the address(es) listed below:

Barbara A. Fein on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE, By and Through its Loan Servicer, Specialized Loan Servicing LLC juliep@lobaf.com, lawofficeofbarbarafein@gmail.com  
Celine P. DerKrikorian on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE ecfmil@mwc-law.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkgroup@kmlawgroup.com  
Michael C. Eisen on behalf of Debtor Paul W. Lewis attorneyeisen@yahoo.com, aarin96@hotmail.com  
Michael C. Eisen on behalf of Joint Debtor Sharon M. Hixson-Lewis attorneyeisen@yahoo.com, aarin96@hotmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7